CORPORATE REWARDS PROGRAM OVERDRAFT METHOD

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ABSTRACT OF THE DISCLOSURE

The invention provides a method, system and computer readable program code for providing awards to a customer including receiving an award request determining if the customer has a number of points to meet a predetermined number of points corresponding to the award request and authorizing a points

10   overdraft if the customer has less than the predetermined number of points. The method may include a provision whereby the system determines if the customer has accrued a number of points equal or greater than the points overdraft after a predetermined time period has elapsed. If the customer has not accrued points to equal the overdraft, the system may impose a financial penalty on the customer.